

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION – DETROIT**

**IN RE:**

PAMELA JEAN PORTER,  
DEBTOR.

CHAPTER 13  
CASE NO. 16-47618-PJS  
JUDGE PHILLIP J. SHEFFERLY

**TRUSTEE'S OBJECTION TO THE PROOF OF CLAIM OF  
FILED ON BEHALF OF SYNCHRONY BANK (PACER CLAIM NO. 9-3)**

**NOW COMES** the Chapter 13 Standing Trustee in this matter, David Wm. Ruskin, and objects to the Proof of Claim filed on behalf of Synchrony Bank (PACER Claim No. 9-3), and in support thereof states as follows:

1. The proof of claim filed on behalf of Synchrony Bank (PACER Claim No. 9-3), on November 18, 2016 in the amount of \$191.63 appears to be a duplicate claim of Synchrony Bank, (PACER Claim No. 9-1), which was filed on September 19, 2016 in the amount of \$191.63.

**WHEREFORE**, the Chapter 13 Standing Trustee requests that this Honorable Court disallow the Proof of Claim filed on behalf of Synchrony Bank (PACER Claim No. 9-3) on November 2, 2016 in its entirety, and grant any further and other relief as this Court deems equitable and just, including entering an Order absolving the Trustee from any duty to recoup disbursements previously made to Synchrony Bank.

OFFICE OF DAVID WM. RUSKIN,  
STANDING CHAPTER 13 TRUSTEE

Dated: January 13, 2017

By: /s/ Lisa K. Mullen  
DAVID WM. RUSKIN (P26803)  
LISA K. MULLEN (P55478)  
THOMAS D. DECARLO (P65330)  
Attorneys for Chapter 13 Trustee, David Wm. Ruskin  
1100 Travelers Tower  
26555 Evergreen Road  
Southfield, MI 48076-4251  
Telephone (248) 352-7755

**UNITED STATES BANKRUPTCY COURT  
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**IN RE:**

PAMELA JEAN PORTER,

DEBTOR.

CHAPTER 13

CASE NO. 16-47618-PJS

JUDGE PHILLIP J. SHEFFERLY

**(PROPOSED)**

**ORDER DISALLOWING THE PROOF OF CLAIM FILED ON BEHALF OF  
SYNCHRONY BANK (PACER CLAIM NO. 9-3)**

This matter came on for hearing upon the Objection to Proof of Claim filed by the Chapter 13 Standing Trustee pursuant to L.B.R. 3007-1 (E.D.M.), the Objection having been served with the Notice of Objection to Claim in accordance with the local bankruptcy rules, the requisite time for a response having passed, no response to the Objection having been timely filed and served, and the Court being otherwise sufficiently advised in the premises;

IT IS HEREBY ORDERED that the Proof of Claim filed on behalf of Synchrony Bank (PACER Claim No. 9-3) on November 18, 2016 in the amount of \$191.63 is disallowed;

IT IS HEREBY FURTHER ORDERED that to the extent that the Chapter 13 Standing Trustee has previously made disbursements to such Creditor, the Trustee shall not be obligated to recoup the same.

**EXHIBIT 1**

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT

IN RE:  
PAMELA JEAN PORTER,  
DEBTOR.  
AKA or DBA (if any):

Address(es):  
20474 Charest  
Detroit, MI 48234-0000

CHAPTER 13 Proceeding  
CASE NO. 16-47618-PJS  
JUDGE PHILLIP J. SHEFFERLY

, -  
Social Security Number(s):

Employer's Tax Identification (EIN) No(s). (if any):  
\_\_\_\_\_

**NOTICE OF OBJECTION TO CLAIM FILED ON BEHALF OF SYNCHRONY BANK (PACER CLAIM NO. 9-3)**

The Chapter 13 Standing Trustee has filed an objection to your claim in this bankruptcy case.

**Your claim may be reduced, modified, or disallowed. You should read these papers carefully and discuss them with your attorney, if you have one.**

If you do not want the court to deny or change your claim, then on or before February 21, 2017, you or your lawyer must:

1. File with the court a written response to the objection, explaining your position, at:

U.S. Bankruptcy Court  
211 W. Fort Street, Suite 2100  
Detroit, MI 48226

If you mail your response to the court for filing, you must mail it early enough so that the court will **receive** it on or before the date stated above. All attorneys are required to file pleadings electronically.

You must also mail a copy to:

Joseph L Grima & Assoc Pc, 18232 Mack Ave, Grosse Pointe Farms, MI 48236-0000  
David Wm. Ruskin, 26555 Evergreen Rd., Ste 1100, Southfield, MI 48076  
SYNCHRONY BANK, C/O RECOVERY MANAGEMENT SYSTEMS CORP., 25 SE 2ND AVE SUITE 1120, MIAMI, FL 33131-1605

2. Attend the hearing on the objection, scheduled to be held on February 28, 2017 at 10:00 a.m., in Courtroom 1975, United States Bankruptcy Court, 211 W. Fort Street, Detroit, Michigan, unless your attendance is excused by mutual agreement between yourself and the objector's attorney. (Unless the matter is disposed of summarily as a matter of law, the hearing shall be a pre-trial conference only; neither testimony nor evidence will be received. A pre-trial scheduling order may be issued as a result of the pre-trial conference.)

**If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to your claim, in which event the hearing will be canceled, and the objection sustained.**

OFFICE OF DAVID WM. RUSKIN,  
STANDING CHAPTER 13 TRUSTEE

Dated: January 13, 2017

By: /s/ Lisa K. Mullen  
DAVID WM. RUSKIN  
LISA K. MULLEN (P55478)  
THOMAS D. DECARLO (P65330)  
Attorneys for Chapter 13 Trustee, David Wm. Ruskin  
1100 Travelers Tower  
26555 Evergreen Road  
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**CERTIFICATE OF SERVICE OF TRUSTEE'S OBJECTION TO THE PROOF OF CLAIM  
FILED ON BEHALF OF SYNCHRONY BANK (PACER CLAIM NO. 9-3)**

I hereby certify that on January 13, 2017, I electronically filed the Trustee's Objection to the Proof of Claim filed on behalf of Synchrony Bank (PACER Claim No. 9-3) With (Proposed) Order Disallowing the Proof of Claim filed on behalf of Synchrony Bank (PACER Claim No. 9-3), Notice of Objection to Claim filed on behalf of Synchrony Bank (PACER Claim No. 9-3) and Certificate of Service with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

The following parties were served electronically:

JOSEPH L GRIMA & ASSOC PC  
18232 MACK AVE  
GROSSE POINTE FARMS, MI 48236-0000

The following parties were served via First Class Mail at the addresses below by depositing same in a United States Postal Box with the lawful amount of postage affixed thereto:

PAMELA JEAN PORTER  
20474 CHAREST  
DETROIT, MI 48234-0000

SYNCHRONY BANK  
C/O RECOVERY MANAGEMENT SYSTEMS CORP.,  
25 SE 2ND AVE SUITE 1120,  
MIAMI, FL 33131-1605

/s/ Vanessa Wild

Vanessa Wild  
For the Office of David Wm. Ruskin  
Chapter 13 Standing Trustee-Detroit  
1100 Travelers Tower  
26555 Evergreen Road  
Southfield, MI 48076-4251  
(248) 352-7755